



Flood Insurance Helps Speed Up Recovery

Full Mitigation Best Practice Story

Galveston County, Texas

Galveston, TX – Homes in Galveston were devastated with the arrival of Hurricane Ike, a storm that brought a 12-foot surge to the island on September 13, 2008. Rebuilding will continue for years, but one 83-year-old living in Galveston was able to start rebuilding her home quickly because she had insured it through the National Flood Insurance Program (NFIP).



"I'm the only one on my street who's able to start the re-building process," said Delores King, as she waited for the arrival of bids to repair her home. "I am also one of the few people on this street with flood insurance."

Renters, homeowners, and business owners in participating communities are eligible to purchase flood insurance policies, which are sold and serviced by private insurers. Coverage is available throughout participating communities, but the cost of policies varies according to the degree of risk.

For hundreds of miles along the Texas coast, Ike left behind a numbingly consistent trail of devastation. Houses on Galveston's 56th Street, where King lives, were not spared. Wind gusts removed roofs and shingles and reduced some homes to rubble. Floodwaters inundated every home. King reported four feet of water in her home. As neighbors faced uncertainty about repairing their homes, King's flood insurance claim to help repair her home was being processed.

King, a retired registered nurse and a Galveston resident since 1951, has always been concerned about protecting her home from storms. The 2,100-square-foot structure, located near what is referred to as the "back bay," was built in 1961 before zoning codes were adopted and building codes actively enforced.

Galveston joined the NFIP in 1971, and King boasted that she has held a policy for more than 36 years. "I've had my policy for a very long time, and I've always paid my premium on time," she said.

The NFIP was established with the passage of the National Flood Insurance Act of 1968. It is a federal program enabling property owners, in participating communities, to purchase insurance as a protection against flood losses. In exchange states and participating communities must enact and enforce floodplain management reduce the potential for flood damage.

While the flood claim wasn't sufficient to pay for Kings full recovery, it provided a good start. The most obvious shortfall she faced was the lack of funds to replace her home's contents, as she did not have contents coverage. "When I purchased flood insurance, the idea of contents coverage didn't register. Now, all my beautiful furniture is gone," she said.

Owners of homes, businesses, and other structures may purchase building coverage, and owners and renters can buy contents coverage. The maximum residential coverage is \$250,000 for structures and \$100,000 for contents. Limits for business policies are \$500,000 for structures and \$500,000 for contents.

With lessons learned following Hurricane Ike, King plans to purchase insurance to cover the contents in her home.

Activity/Project Location

Geographical Area: **Single County in a State**

FEMA Region: **Region VI**

State: **Texas**

County: **Galveston County**

Activity/Project Location

City/Community: **Galveston**

Key Activity/Project Information

Sector: **Private**

Hazard Type: **Flooding; Hurricane/Tropical Storm**

Activity/Project Type: **Flood Insurance**

Structure Type: **Concrete, Reinforced**

Activity/Project Start Date: **06/1972**

Activity/Project End Date: **Ongoing**

Funding Source: **National Flood Insurance Program (NFIP)**

Funding Recipient: **Property Owner - Residential**

Activity/Project Economic Analysis

Cost: **Amount Not Available**

Non FEMA Cost: **0**

Activity/Project Disaster Information

Mitigation Resulted From Federal
Disaster? **No**

Value Tested By Disaster? **Yes**

Tested By Federal Disaster #: **1791 , 09/13/2008**

Repetitive Loss Property? **No**

Reference URLs

Reference URL 1: **<http://www.fema.gov/business/nfip>**

Reference URL 2: **<http://www.floodsmart.gov>**

Main Points

No Main Points were entered.



Delores King, an NFIP policyholder, works in her yard while awiting arrival of construction bids